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ABSTRACT

Comprehensive information about types of postsecondary institutions and the entrance process is presented, with special consideration given to the special needs of American students overseas. The guidelines may also be useful to non-Americans educated in overseas schools who seek further study in the United States. Advantages and drawbacks to applying for college from overseas are outlined. Attention is directed to the admission and financial aid application process, choosing a college, and establishing state residence status for low tuition eligibility in public institutions. Characteristics of two- and four-year colleges and levels of academic demands are discussed, along with the way that colleges estimate need and the types of aid, including Pell Grants, loans, and scholarships from noncollege sources. Considerations in choosing the right college and resources for making the decision are addressed, along with meeting the following admission requirements: the application form, school transcripts, references, interviews, and entrance tests. Additional topics include: special financial aid requirements, making a final decision concerning college attendance, campus activities, and adjustment to college. A listing of state agencies, a glossary, and an annotated listing of information sources are included. (SW)

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College Entrance Guide for American Students Overseas

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College Entrance Examination Board
New York, 1983

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Foreword

For many years the College Board has provided examinations for students in all parts of the world who wish to come to the United States to continue their education. Through its office of international education and its programs of guidance services, the Board assists American students overseas in making arrangements to enter colleges and universities in the United States. This booklet provides current, comprehensive information about the various types of education institutions in this country and the entrance process. It may be useful not only to American students overseas but also to non-Americans educated in overseas schools who seek further study in the United States.

The College Board is a membership organization made up of colleges and universities, secondary schools, and education associations. The Board serves colleges, schools, and students in many ways: through publications, conferences, research studies, student financial aid analyses, and programs for improving guidance, admissions procedures, and curriculums.

The College Board relies on the efforts of its volunteer committee members to guide and monitor all these activities. The Advisory Committee on International Education is responsible for the content of this publication, the most recent revision having been coordinated by Richard W. Haines, Director of Admissions, Lafayette College, Easton, Pennsylvania, who was also chairman of the Advisory Committee in 1981-82.

The College Board expresses its appreciation to Richard Haines for his editorial suggestions and revisions, and to the Advisory

Committee on International Education for its work on the 1983 edition of *College Entrance Guide for Americans Overseas*.

Sanford C. Jameson
Director, Office of International Education
The College Board

1. From school abroad to college at home

Introduction

Many American students overseas worry needlessly about not getting into college. The vast majority can be confident about admission to college if the appropriate steps are taken early. Admissions policies at the comparatively few, highly selective colleges in the United States are not typical, although it is true that each year many students cannot be accommodated by these few institutions.

This booklet describes the admissions process and the steps that are necessary to apply for financial aid at most education institutions in the United States. Additional sources of information are referred to throughout the text, and a bibliography of current publications will be found on pages 71-81.

Although American students who attend the Overseas Dependents Schools of the United States Department of Defense and the American-Sponsored Schools of the Department of State have access to guidance counselors, as do students in most other overseas schools, some do not. In any case, choosing a few institutions to which to apply out of several thousand possibilities, completing the necessary forms at the appropriate times, seeing that the required transcripts and recommendations are sent to the chosen institutions, taking the necessary tests, and then making a decision about where to enroll, is a time-consuming and sometimes frustrating process. If you and your family understand the process clearly and take the necessary steps in sequence at the times specified by the institutions, you will make it as easy as possible for yourself.

There are now over 965 public, two-year colleges in all parts of the United States that are generally open to any high school graduate. Also, hundreds of other accredited colleges

routinely accept C average high school graduates. A majority of the nation's more than 1,764 four-year colleges and universities accept most students who have completed high school for most of the programs they offer.

You could have an enjoyable and successful educational career at any number of colleges. Also, students transfer from one college or university to another more frequently and more easily today than in the past, and so once a choice of college is made the decision is not irreversible. It is an important choice and should be made with care and deliberation, but also with confidence and a certain spirit of adventure.

A timetable for admission

For American and foreign applicants abroad, it is especially important to start the application process considerably earlier than students residing in the United States, mostly because of uncertain overseas mails. Deadline dates for formal application vary widely, and many require submission of credentials very early in the process, but it is extremely important to meet all institutional deadlines.

The following steps in the application process give a good indication of when you should take specific action toward college entrance. As you near your senior year, target dates based on deadlines from your chosen colleges should be identified.

Steps in the application process

Ninth and tenth grades

- *Secure information about various institutions.*
- *Plan high school program to include required courses.*
- *Define educational goals and preferences among characteristics of institutions (size, location, environment, costs).*
- *If in the United States on home leave, visit colleges with family.*

Eleventh grade

- *Take the PSAT/NMSQT.*
- *Make sure school records are complete.*
- *Make choices of colleges to apply to.*
- *Mail letters requesting application blanks and financial aid forms.*
- *Take SAT or ACT and Achievement Tests if applying under Early Decision Plan or if counselor so recommends.*
- *Start work on autobiographical essay.*

Twelfth grade

- *Mail application blanks and financial aid forms to colleges.*
- *Mail Financial Aid Form (FAF) or Family Financial Statement (FFS) if applying for financial aid.*
- *Request recommendations from teachers and others well acquainted with you.*
- *Take SAT or ACT and Achievement Tests.*
- *Make final choice among acceptances and promptly return acceptance card (with deposit if required).*
- *Write letters immediately to other institutions applied to informing them of decision.*

Although it is advisable to act early because of the uncertainties of communication, a last-minute application may be necessary for a variety of reasons, and it may well be successful. It is important to remember, though, that education institutions begin to select their freshmen soon after their application deadlines have passed, and late applicants may not have as many options as they might have had earlier.

Your objective: admission to an appropriate college

Postsecondary institutions in the United States differ more widely than most people know. To make sure of admission to an institution where you think it likely that you will have a happy, successful, and productive experience, think of the process as a matching one: the aim is to be admitted to an institution appropriate for your particular abilities, interests, and financial resources.

Before trying to choose suitable colleges or universities, become as well acquainted as possible with the different types of educational institutions in the United States, and how they differ from one another. They offer a wide variety of educational experiences. They vary in cost from a few that pay students to attend (the military academies) to those that cost more than $13,000 per year. They vary in admissions policies from those that admit all applicants to some that turn away four out of every five. They vary in enrollment from 100 or 200 students to tens of thousands. They offer courses in every conceivable subject. The mood or "feel" of the campus may be sheltered or adventurous, devout or skeptical, social or studious, practical or idealistic, athletic or artistic, democratic or aristocratic, provincial or cosmopolitan—with endless combinations of these characteristics. There

is an enormous range to choose from, and this means that the way students choose colleges is as important as the way colleges choose the students they admit.

The colleges to which you apply, first of all, should have programs of study in the fields of learning that interest you. They should be colleges where admission is reasonably likely and where the costs are within the range of available financial resources (possibly with financial aid). Finally, they should be colleges where you would enjoy living and working, and where you would be both challenged and satisfied.

Applying to the alma mater of a parent because of ignorance about other colleges could turn you in the wrong direction. Overseas students seem especially inclined to apply to their mother's or father's college without investigating it carefully. Often, parents want their children to attend colleges of wide renown for false reasons of social status rather than for reasons of educational suitability. Students who interest themselves only in the most prestigious colleges may be headed toward inappropriate goals, although such colleges are appropriate for some students. Your goal should be to enroll at a college that meets your needs, whether or not it is prestigious. You should not overrate your qualifications, nor should you be intimidated by the reputations of the more renowned colleges, especially if you can present impressive qualifications.

2. Advantages and drawbacks to applying from overseas

Overseas students who apply to selective colleges have some factors working in their favor and others working against them. It may help to find out early what these are.

Advantages

The main potential advantage lies in the opportunity students living abroad have of learning about other countries and other cultures. Most college administrators value highly a student's knowledge of foreign languages and cultures; a degree requirement of many institutions of higher education is mastery of a foreign language. Many college admissions officers will look for evidence of an applicant's participation in activities with citizens of the foreign country rather than just with other Americans. Some overseas secondary schools capitalize on their location by providing courses and activities in which their students can learn about the country and its language. On their own, some students become skilled in the language of the country in which they are living and make themselves more aware of its political, economic, and cultural life. Although it is not easy to do this, the extra effort will be worthwhile.

Drawbacks

Students applying to colleges from overseas have several special problems. First, if a student has been away from the United States for several years, colleges and college lifestyles may be difficult to understand. Because students applying to colleges from overseas often do not have the opportunity to see colleges firsthand, it is important that they obtain as much information as possible through literature and personal contacts.

It is possible that long waits will occur between mailing letters and receiving responses. College catalogs and other printed materials are often sent by surface mail. It is desirable to write to colleges very early, especially if you are living in a country where mail from overseas is unusually slow, and to specifically request a response by air mail. If no reply has been received after about four weeks, it is wise to write again.

When corresponding with colleges, it is often helpful to them if you enclose a stamped and addressed airmail envelope. It is possible to secure United States postage stamps from a military post office, or through a friend in the States. International postage coupons are also acceptable.

Applicants should clearly identify themselves as *Americans* living overseas. Sometimes, applications from American students living overseas are mistaken for applications from foreign students, and the wrong forms and publications are sent. Specific suggestions for corresponding with colleges are contained in the sample letter on page 9.

Many overseas students have moved once or even several times during high school and have attended several different schools. This sometimes can create problems. There may be gaps in the pattern of subjects required by a college, in the records of studies sent to colleges by the schools, and in the various schools' recommendations to the colleges. Sometimes questions are raised about the accreditation of a school abroad.

Many overseas schools are regionally accredited in the United States, but some are not. Applications for admission will be considered by most colleges from nonaccredited as well as accredited overseas schools. If you attended a school that is not accredited, you should not

therefore eliminate from consideration colleges that state in their publications that they prefer or require graduation from an accredited high school. However, some of these institutions might require additional credentials. For example, they might ask that you take more standardized tests, or that counselors submit more detailed descriptions of courses taken. You might also be asked to submit references that provide more detailed recommendations about yourself.

Sample Letter

Student's mailing address

Date: month, day, year

Note: I am a U.S. citizen attending _____ school in (place, country)

Director of Admissions
Name of college
Address of college

Dear Sir or Madam:

I am a U.S. citizen, and I am interested in applying for admission to _____ College as a freshman entering in September, 19__.
I am a student at _____ School in (place, country), and expect to graduate in (month, year) with an American high school diploma. In college, I plan to study a _____ program (state general or particular program – such as liberal arts, liberal arts with a major in science, premedicine or prelaw, engineering, elementary school teaching certification, or the like).

I intend to apply for financial aid as well as admission. (Optional)

Please send me application forms for a U.S. citizen and all information I need as a freshman applicant. Please send the requested material by airmail. (I am enclosing United States airmail stamps for your convenience.)

Thank you for your help.

Sincerely yours,

(signature as written for business purposes)

(name typed if letter is typed; name printed clearly if letter is handwritten)

3. Types of postsecondary institutions

Many types of postsecondary institutions exist in the United States. They award different types of degrees, and offer a variety of academic programs, campus lifestyles, and physical settings, and they are designed to prepare students for a wide variety of career goals.

Two-year colleges

Colleges that offer two-year programs leading to associate degrees constitute a large part of American higher education. Junior college is the traditional name for two-year education institutions, but community college is now the name commonly used for the numerous public two-year institutions sponsored by city, county, or state governments. These colleges have two kinds of programs: traditional academic or transfer programs, in which students complete the first two years of a four-year program and then, if they wish, go on to a four-year college or university for two more years to satisfy the requirements for a bachelor's degree; and terminal or occupational programs, in which students study a semiprofessional or technical specialty like auxiliary health services, law enforcement, fire science, computer programming, cosmetology, aircraft maintenance, stenography, and so on.

Students who attend community colleges will probably have to make private living arrangements because these colleges exist primarily to serve the students living in the communities surrounding them and seldom have dormitories. Admission to community colleges is usually easier than to other postsecondary institutions, and they are generally the least expensive to attend. In addition to public community colleges, there are also over 200 private two-year colleges. Dormitory facilities are available in almost all private two-year colleges.

Four-year colleges

Four-year liberal arts colleges

The four-year colleges and universities in the United States fall into two general groups: public and private. Public institutions, which enroll over three-fourths of the college students in the United States, range from small liberal arts colleges to huge metropolitan universities, some with several individual campuses. The average private institution is considerably smaller, although there are a few large ones. Most large universities, both public and private, feature a wide selection of undergraduate colleges and offer many different academic majors. They are often characterized by professional schools that offer degrees in the health sciences, law, and engineering. Public universities tend to be modest in their admissions requirements, although a few are highly selective. Private institutions tend to be more highly selective; however, they vary widely in their admissions requirements. Some are "open door" institutions, and some are among the most highly selective in the world. Because public universities have support from public treasuries, their tuition and fees tend to be considerably lower than those at the private institutions. But financial aid opportunities at private institutions are often greater than at public institutions.

Liberal arts colleges offer three general areas of study: the humanities (e.g., art, English, foreign languages, music, philosophy), the natural and physical sciences, and the social sciences. Four-year liberal arts programs lead to a bachelor's degree. In general, a bachelor's degree is the minimum requirement for pursuing graduate studies in professions, such as medicine, law, the ministry, dentistry, public accounting, and so on. However, most people enter the fields of business, industry, government, and military service upon college

graduation with a bachelor's degree, so those who choose a liberal arts program need not be preparing for a *specific* career or profession when they embark on their college degree. *A liberal arts program is a broad background for many careers and for future formal and informal education.*

Other four-year colleges

A substantial, though smaller, segment of higher education in the United States is made up of four-year colleges that emphasize preparation for special professional areas—colleges of business, fine arts, engineering, music, architecture, pharmacy, agriculture, home economics, and other specialized fields. These colleges usually include basic liberal arts courses during a student's first two years, with a variety of professional and elective courses for the last two years.

A few engineering colleges, usually called institutes of technology, have grown into quite large institutions having both undergraduate and graduate programs. All engineering programs include some liberal arts courses, and some institutes of technology even offer liberal arts degrees.

Universities

The term university is variously applied in the United States and is often used interchangeably with the word college. More precisely, university usually indicates a cluster of colleges made up of an undergraduate division that confers bachelor's degrees, and a graduate division that comprises a graduate school and professional schools, each of which may confer master's degrees and doctorates. Admission to graduate or professional schools usually requires a separate application procedure, and a student attending the undergraduate college of a university does not neces-

sarily have an advantage in seeking admission to that university's graduate or professional schools.

Colleges' differing characteristics

There are two main categories of colleges in the United States: public colleges, which receive most of their financial support from tax revenues, and private colleges, which are supported largely by tuition charges and endowments. While there is tremendous variety within each category, private institutions usually have higher tuition charges. As previously stated, admissions requirements range from "open door" to highly selective policies within both categories.

In some cases, church-related colleges, of which there are several hundred, give preference in admission to students from families of their members, but almost all welcome applicants of any faith. Most church-related colleges do not require students to take part in religious services. Although many of these institutions were originally founded by church bodies, today the relationship is often only nominal.

Most of the approximately 500 colleges previously open only to men or to women students have become coeducational, or have instituted close working relationships with a college for the opposite sex nearby, although about 70 colleges for women and a few colleges for men have retained their traditional roles.

Single-sex colleges offer many opportunities to meet members of the opposite sex and often have social functions, as do the coeducational colleges. At the latter, however, young men and women are more continuously in casual social contact.

Many colleges are located in cities or sub-

urbs, while others are in small "college towns" or rural settings. Some people find densely populated cities stimulating; others like to be able to go on long country walks or to ski in nearby mountains. Marked preferences of this sort should obviously be kept in mind when choosing colleges. Overseas students who have lived a fairly independent life in metropolitan areas abroad may or may not be attracted by the different atmosphere of a small college in a rural area in the United States, and others who have spent most of their secondary school years in relatively isolated and protected situations may wish to consider the special differences offered by a large, bustling, urban-university complex.

Levels of academic demands

The study workload varies greatly from one college to another and from one department to another in the larger institutions. Very few people realize how great the differences in levels of academic demand really are. These levels vary according to the range of ability of the students, and, of more importance, according to the academic program being pursued as well as the training and personality of the dominant faculty members.

In *College Ahead!*, the late Eugene S. Wilson, former dean of admissions at Amherst College, and Charles A. Bucher tell how the kind and amount of studying that is required varies at different colleges. In an introductory course in American history at College A, they say, a student would study one textbook, read a chapter a week (25 to 30 pages), hear lectures related to the reading, and answer test questions on material in the text book.

In an American history course at College B, each week's reading assignment would include 50 to 100 pages in one to three different

books; lectures would cover both assigned reading and supplementary material from the professor's own research; tests would hinge on recall, but some questions would require knowledge of material from both the readings and the lectures.

By contrast, the introductory American history course at College C would require reading 100 pages or more each week in three to eight different books and might include lectures by professors in economics, government, or literature as well as in history, with additional lectures by outside experts. Assignments would be to write papers on some problem in history using material from all sources. Moreover, history would be just one of four or five similarly demanding courses students would be taking at College C.

Thus, a student who could just about manage to keep up with the work at College A would feel frantically overloaded at College C. It would be no favor to admit such a student to the heavily demanding college. One function of the admissions office in evaluating applicants is to protect such students from the ordeal of failing. Thus, although a particular student might not be admitted to a very demanding college, he or she could nevertheless still be admitted by many other colleges. It is also important to note that there is often a wide range of difficulty between the various programs offered at a single institution, particularly in the case of large universities.

There are some state universities that, by law, must admit all in-state high school graduates who apply, giving the students an opportunity to succeed, although many freshmen fail in what is called "postadmissions selection." Colleges using such an approach usually advise poorly qualified applicants not to enter.

Guidance counselors, admissions directors,

and research psychologists have spent decades trying to learn how to match college-difficulty levels with student capabilities. Colleges, people, and events are all too complex to permit perfect prediction, but certain simple, practical steps can be taken that will give some idea of which students have better-than-even chances of doing at least passing work at which colleges.

Printed sources will be of some help. Colleges, in their own literature, sometimes give information about the level of grades and test scores that are advisable (or normally required) for applicants. Information like this is available in several reference books. Many of these sources are listed under College directories in Chapter 11, pages 72-74.

Evaluating colleges

Many American students overseas start to choose colleges by finding out about those in some particular part of the country where they have lived or have relatives or family friends. Sometimes friends can not only suggest colleges but can provide considerable information about them. A school counselor, adults who have gone to a college, or people who know a student currently enrolled may be especially knowledgeable. Certain colleges are able to provide prospective students with the names of alumni who live near them. Graduates of overseas schools who are back on visits from colleges or universities they are currently attending in the States may be especially valuable people to talk to about college in general, as well as about their own particular college.

It is a good idea to talk to as many people as possible about colleges because they convey feelings as well as facts, although it should be kept in mind that their view of the facts

about a college may be incomplete, distorted, or badly outdated. It is therefore not advisable to evaluate a college based entirely on someone's word. Additional information should be secured from other current and reliable sources, especially from the college itself.

Among general college directories, the most authoritative ones as a rule are issued by education organizations. *The College Handbook*, published annually by the College Board, is a good starting point for many students, along with its companion volume, *Index of Majors*. To find out more about colleges offering major programs in many more fields, see the current editions of two United States Office of Education directories, *Earned Degrees Conferred*, and *Associate Degrees and Other Formal Awards Below the Baccalaureate*.

To find out about careers, consult the current edition of the *Occupational Outlook Handbook*, issued by the United States Department of Labor. This book describes the educational preparation currently needed for almost all professional and career areas. Also included are numerous references to sources of additional information.

The most detailed, descriptive information about a college or university will be found in its own publications. Usually, the first booklet sent to prospective students gives general information about the institution and facts about admissions procedures and requirements. Photographs showing campus scenes are often included. One publication that should be examined later with particular care is the college's catalog, bulletin, or announcement. A university that is made up of several colleges may publish both a general information bulletin and a catalog for each one of its colleges. Catalogs give basic information on regulations and services for students in addition to course titles and descriptions.

College publications should be requested early. It is important to use current information so that specific details on matters like deadline dates, fees, and entrance requirements are accurate. It may not be necessary to write personally for college catalogs since most school counselors keep current ones on file. Some overseas schools have a collection of college catalogs on microfiche.

Visiting colleges

No amount of reading or talking can substitute for first-hand observation, and you should make every effort to visit several colleges while on home leave. Such visits should be made even by ninth or tenth graders because the impressions gained will be an invaluable aid in making decisions later.

If possible, it is a good idea to try to visit colleges when classes are in session, talk to students, observe classes, and look at the dormitories, dining halls, and coffee houses while they are filled with students. Although some colleges may be able to accommodate you if you simply "drop in," it is far more courteous and productive to write in advance to make appointments and ask that arrangements be made for a tour. If you are a junior or a senior, it is advisable to ask for an interview. Contact the college well in advance, point out that you are an overseas student whose time in the States is limited, and colleges will often make a special effort to accommodate you.

State institutions and residency requirements

Institutions sponsored by a state in which you qualify as a legal resident may offer certain advantages. Tuition rates are lower for state residents, and sometimes admissions require-

ments are not so stringent as they are for out-of-state students. In order to attend a state-supported institution as a resident, you must usually provide evidence of your family's claim to residency in that state. Regulations regarding residency status are quite complex and vary greatly, not only from state to state, but also sometimes from institution to institution within the state.

But don't despair! First, ask the admissions office about residency requirements, and if applying for financial aid, ask if there are any additional residency requirements to be met for financial aid purposes. It is best to make such inquiries during the junior year of high school; then, if a simple technicality is all that stands in the way of resident status, there will be time to deal with it.

Residency may usually be claimed if some combination of the following criteria are met by you and/or your parents:

- intent to establish or maintain permanent domicile
- voter registration
- most recent state of residence prior to going overseas
- state in which driver's license was issued
- property ownership
- source of part of (or all) income
- payment of state income taxes
- precedent (previous son or daughter granted resident status as student)
- employment by corporation based in state
- continuous presence in state for extended period
- state in which license to practice a profession was issued
- automobile registration
- state in which parents' marriage license is-

sued, children's births recorded, or family's other public records maintained

- statement filed of intention to acquire domicile in the state.

No family would be expected by any state to qualify in all these ways, and there are other ways to claim residency. For example, some state institutions consider all children of alumni as state residents, regardless of where they are living.

If you enroll in a state institution as a nonresident, it may or may not be possible to qualify for resident status in future years. Often, a criterion in such cases is your intent at the time of entering the state: there is a presumption of out-of-state residence if you enter the state for the sole purpose of enrolling in college.

Colleges and universities outside the United States

American students who have lived overseas and attended school overseas may consider attending a branch campus of an American college abroad, or the national university of the country in which their families are now residing.

Applying to enter an overseas-branch campus of an American college is similar to applying to enter the parent institution in the United States, but the process of entering the national university of one's host country is usually quite different, and in some instances the entrance requirements will be very stringent. Usually, the first requirement is fluency in the language of the host country.

Universities in some countries abroad require 13 years of pre-university education and thus will not accept students having only a high school diploma (although most will ac-

cept the International Baccalaureate). If you are fluent in the language of the host country, you might consider taking the thirteenth year and the necessary school-leaving examination in the national school system of the host country. Otherwise, you might be required to complete one or even two years at an American college before being considered for admission to the first year of the foreign university. If you are near enough, go to the university itself to make inquiries, but if you are in another country, inquire at the embassy or consulate of the country whose university is being considered. If information is difficult to obtain, you may have to resort to writing to someone currently residing in the country to which you want to go, asking that inquiries be made on your behalf.

4. Finding financial aid

A student's costs in going to college now range from $4,000 to $13,000 or more a year. The lower figure is the approximate amount a student attending a tuition-free college and living at home or with relatives or friends would need: it includes living expenses as well as the cost of books and supplies, fees, pocket money, and local transportation. The higher figure would be spent by students at certain private colleges where the combined fees for tuition and living expenses on campus amount to more than $12,000—pocket money and other personal expenses could be extra. Such average expenses seem certain to continue to rise, probably at a pace approximating the general inflation rate in the United States. To these sums must be added the amounts necessary for the purchase of incidentals, and traveling to college from abroad and back again. Although costs may seem high, very few students pay the full cost of their education. The charges at public institutions are reduced by a substantial subsidy from tax monies, and often endowments or gifts subsidize private colleges, keeping charges at anything from several hundreds to several thousands of dollars lower than actual costs.

Types of aid offered

American college students and their families are often able to obtain one or more of three kinds of help to pay college expenses: part-time jobs, loans, and grants.

- A great many college students work at part-time, paid jobs during the academic year, while the large majority work at paid, full-time jobs during their summer vacations.
- Loans for college, often at very favorable terms, are obtained by many college students.
- Fewer than one out of every four students receives grant aid—a gift of money to help

meet college costs. The amount of available grant aid varies greatly from one college to another. Generally speaking, high-cost private colleges are more likely to offer substantial amounts of grant aid.

The three types of financial aid are frequently offered in "package" form. Such an "aid package" may include any combination of grant, loan, and campus job. By packaging aid in this manner, colleges can more nearly meet the financial needs of a greater number of students.

The primary purpose of financial aid for college is to help young people who have the ability for college studies but, without aid, could not attend college; it is for students whose families do not have sufficient means to finance their college education. If a student really wants to attend college, he or she should keep working to that end, even though it may look financially difficult or even impossible. Unfortunately, not enough aid is available, which means that students cannot be certain of getting all that is needed, but chances of getting some financial aid are really quite good.

Young people who can afford college, even though their families may have to make some sacrifices in order to pay for it, should not expect to get much or any aid. Although there are some so-called "merit" awards at various colleges, comparatively few scholarships are awarded without regard to financial need.

How colleges estimate need

Students who apply for admission and financial aid from a college will probably have their need estimated according to the College Scholarship Service (CSS). Almost 1,000 post-secondary institutions are members of the College Scholarship Service Assembly, a

membership body within the College Board. These colleges grant most of the college-awarded aid, and they all subscribe to the principle that the total amount of financial assistance offered to a student by a college and other sources should not exceed the amount actually needed.

A student's first acquaintance with the College Board's College Scholarship Service will probably be in publications of colleges or in scholarship-program literature. Parents and students are advised to complete a Financial Aid Form (FAF). Copies of this form may be sent to students by the college or program, or they may be secured from secondary school counselors. On this form the students' parents provide summary information about their income, assets, federal income tax totals, other children in the family and their schooling, and any special financial circumstances that may exist. Parents must sign an agreement included on the form that they will, on request, send to colleges where aid is requested an exact copy of their latest federal income tax return.

The one or more colleges and programs to which copies of the FAF are to be sent should be specified on the form. The completed copy of the FAF and the specified fee are then sent to the CSS.

The amount that you and your family can reasonably afford to provide toward freshman-year expenses will be estimated by the CSS. The estimate is made on the basis of several government cost-of-living studies. It normally includes small portions of your parents' income and assets, a third of your own savings for each year of study, and an estimate of savings from your summer earnings. As an example, if your parents' income before federal income taxes was $25,000 and you are the oldest of three children in a family with no

unusual problems, the CSS would estimate that your parents could contribute $1,050 from their income and assets for your freshman-year expenses, in addition to the amount that might be available from your assets and summer earnings.

After determining a total sum of what you and your family could reasonably provide for college from all sources, the CSS prepares a report that is sent with a copy of the FAF to the colleges and agencies designated by your parents. The parents also receive a report of the expected family contribution. Each college reviews the expected contribution and some of them adjust the estimate before calculating your "need," based on the difference between total freshman-year expenses at the college and what you and your family could afford to pay. *Need, therefore, differs according to the costs of the college.* Each college then attempts to meet your need with a financial aid package. Most colleges, however, are not able to meet the full need of all applicants who gain admission and who demonstrate need; because of this, it is possible to be offered admission but denied aid, or to be offered aid in an amount somewhat lower than your demonstrated need.

More details about the process of determining the family's contribution are given in the College Board publication, *Meeting College Costs.*

The CSS is not the only organization providing sources for need estimation. The American College Testing Program uses the ACT Family Financial Statement (FFS) as its basic form. If a college or other sponsor requests a Family Financial Statement (FFS), the form can be obtained by writing to American College Testing Program, P.O.Box 168, Iowa City, Iowa 52240.

Seeking aid from colleges

Colleges themselves are a primary source of student financial aid, and applications to colleges for aid are usually made separately from those for admission. Applying for financial aid does not usually prejudice a student's chances of being admitted, because reputable colleges and universities generally treat admission and financial aid as a separate and distinct process.

General college directories often include summary information about what financial aid is available at each institution listed, and a college's own publications usually include sections that describe its financial offerings. Private colleges, in particular, often provide grants and loans funded from endowment income, gifts to the college, or from the college's operating budget.

College-awarded aid from which no minimum academic standing is required is available at many colleges. Any student who is making normal progress toward a degree and who is judged to have exceptional financial need is eligible for aid under the federally sponsored Supplemental Educational Opportunity Grant Program. The colleges themselves award the grants, which vary in amount according to the student's need and the size of the annual Congressional appropriation for this purpose. Student jobs awarded by colleges under the federal College Work-Study Program similarly require no minimum academic standing.

Part-time jobs

While it is unrealistic to expect to earn all college expenses through part-time work, many students find that a job is both an important part of their financing scheme and a good learning experience. A student's best source of information about part-time work

while in college is, again, the college itself. In addition to on-campus jobs, colleges may help you secure off-campus employment. A student might earn $1,200 or more a year by working 10 to 15 hours a week from fall through spring in a campus job. If a student from overseas does not go home and lives cost-free with relatives or friends during summer vacations, his or her earnings per summer may net an additional $1,500 to $2,000.

Summer jobs may be provided by a college under the College Work-Study Program, but students more often arrange their summer work themselves. A college's student employment office will usually have good summer job listings; in addition, students often provide each other with leads to summer, as well as term-time, employment opportunities.

If you wish to gain work experience in a chosen career field while still in college, you should make inquiries about one of the 200 or more colleges that offer "cooperative" work-study programs. These institutions offer students alternate periods of full-time study at the college with periods of full-time work away from the college. If a student is alternating work-study terms, a bachelor's degree would usually take five years to complete, summers included.

Pell Grants
(formerly Basic Educational Opportunity Grants)

If you are a United States citizen with demonstrated financial need who has not attained a bachelor's degree, you may be eligible for a Pell Grant. Eligibility can be determined by filing the *Financial Aid Form* (FAF) and marking the appropriate box on the FAF. Since this is a federal grant program, Congress provides funding and determines maximum grants and

eligibility requirements each year. For more information write to: Pell Grants, Federal Student Aid, P.O.Box 84, Washington, D.C. 20044.

Loans for college

Many students borrow substantially to finance their college education. Under the National Direct Student Loan Program (NDSL), colleges authorize loans to needy students. The loans granted are based on federal guidelines, since the NDSL program was originally established with substantial federal funding. Terms on these loans are quite favorable. They are interest-free until a student's education and any term of service in the armed forces is completed; after that, up to 10 years to repay is permitted, with a minimum quarterly payment of $90 and interest computed at only 4 percent. The size of the loan for which any student can qualify is determined by his or her demonstrated need, subject to limits stipulated by Congress.

Under another large federal loan system, the Guaranteed Student Loan Program, application is usually made to a bank or other lender (e.g. savings and loan association, credit union, life insurance company, etc.). Loans under this program are made up to a maximum, specified limit for each undergraduate year, and students are eligible if they demonstrate need or if their family's adjusted gross income is under a level stipulated by law. After college, repayment of principal and the relatively low interest charge may be made over a 10-year period. Inquiries about these loans should be made at colleges, or at state departments of education or public instruction.

The federal Auxiliary Loan Program, designed for parents of college students, is an-

other source. Applications are available at participating banks.

A number of states have somewhat similar guaranteed loan programs; low-interest loan programs are also conducted by some colleges, foundations, and corporations (in the latter instance, loans are usually only granted to employees or their children).

Quite a few commercial banks, insurance companies, and loan companies also offer loan plans for college, but at higher interest rates than in the nonprofit programs. Any college-loan plan from a commercial source should be carefully investigated. Here are 10 questions a prospective borrower should ask in relation to any commercial-loan plan before deciding to use it:

1. What is the interest rate?
2. What do extra features cost?
3. How much may a family borrow annually?
4. What is the total amount a family may borrow for all its children?
5. What time periods are possible in repaying a loan?
6. Is it possible for the *company* to terminate the plan before the student's contract ends? If so, under what conditions can the company do this and how much notice must it give before cancellation?
7. Is it possible for the *borrower* to terminate the plan before the contract ends? If so, what are the penalties and how much notice is required?
8. What happens to the debt or the money accumulated if the student dies?
9. Is there any investigation of parents' finances?
10. How long does it take to complete arrangements for the loan?

Borrowing has the advantage of enabling

the student to repay the money after his earning power has increased. However, care should be taken to keep the total debt burden within reasonable limits.

Scholarships from noncollege sources

All states have general scholarship programs, and hundreds of other groups sponsor awards. Financial need is taken into account in many, although not all, of these programs. Most of the largest programs are conducted by state governments and are frequently restricted to state residents. Information can be obtained by writing the state departments of education or public instruction listed on pages 57-62.

Hundreds of other groups, including business companies, labor unions, church bodies, education groups, fraternal organizations, veterans' and military groups, professional societies, and industrial associations have scholarship programs of various types. Eligibility is typically confined in some way to the children of members or to the area of interest of the sponsoring body. You can learn more about these programs from your guidance counselor or through reference books and announcements available in your guidance office. Your parents should also make inquiries to determine whether their employers, labor unions, or other groups with which they are affiliated offer such programs.

Various awards are available through the National Merit Scholarship Corporation, a private, nonprofit organization whose basic purpose is to identify and recognize academic talent. Each year, about 1,000 one-time National Merit Scholarships are awarded in the amount of $1,000 each. In addition, about 3,000 renewable scholarships are awarded through the National Merit: the four-year

awards are worth from $1,000 to $6,000 over the four college years. The National Merit Scholarship Corporation also administers the National Achievement Scholarship Program for Outstanding Negro Students, which each year awards approximately 600 scholarships to academically promising black students. To try for one of these awards, students take the Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT) in October of their eleventh-grade year. If information about the PSAT/NMSQT is not available in your school, write to: Department of Educational Services, National Merit Scholarship Program, One American Plaza, Evanston, Illinois 60201. Chapter 11 of this booklet lists sources of more detailed information about financial aid opportunities.

Many young people obtain what is, in effect, extensive scholarship aid for college by serving in one of the armed services of the United States. Education officers at military bases have information on financial aid provisions of this sort. At hundreds of colleges and universities, Reserve Officers' Training Corps units of the United States Army, Navy, Marines, and Air Force offer young men and women opportunities for financial help with their college expenses, as well as officers' commissions on graduation. Admissions requirements and programs vary somewhat from one service to another and specific information should be secured from each of the services before deciding where to apply.

There are Naval ROTC units at many colleges in the United States. "College-program students" receive a monthly subsistence allowance during their junior and senior years; "scholarship students" receive payment of their tuition, fees, and book costs in addition to subsistence. The program and its benefits scale are described in *The Navy-Marine*

NROTC Scholarship Program Bulletin, which is available free on request from: Commander, Navy Recruiting Command (Code 314), 4015 Wilson Boulevard, Arlington, Virginia 22203.

The United States Air Force has ROTC programs in many colleges and universities in all parts of the country. A descriptive booklet, *Four-Year Scholarship Applicant Instruction Bulletin*, will be sent free to anyone who sends a letter requesting a copy to: AFROTC/OPTN; Maxwell Air Force Base, Alabama 36112.

The Army ROTC program, by far the largest of the three, has units in nearly 300 institutions that include as many as 6,000 scholarship students. There are some variations in the benefits paid, and interested students should write for up-to-date information to: Army ROTC, P.O. Box 12703, Philadelphia, Pennsylvania 19134, requesting a copy of *Army ROTC: The Program, The Requirements, The Obligations, The Benefits* (RPI A699).

Often, students attending a college that does not offer a particular ROTC program may enroll in the program at a neighboring college.

The military service academies provide students with full-cost scholarships as well as military pay. The academies include not only the U.S. Military Academy, the U.S. Naval Academy, and the U.S. Air Force Academy, but also the Coast Guard Academy and the U.S. Merchant Marine Academy. All these have competitive admissions standards.

One final and important note about financial aid: the amount of aid offered is not as important as the amount remaining to be paid by you and your family. All other things being equal, a $2,000 financial aid award at a college that costs $6,000 a year is better than a $4,000 award at a college that costs $10,000 a year.

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5. Choosing and applying to colleges

Ideally, you should choose colleges to apply to by the end of your eleventh-grade year. If applications reach the colleges soon after the start of your senior year, you may gain certain benefits. There is then enough time for colleges to secure additional information they may need before the regular application deadlines. At some colleges this is as early as January 1 for entrance the following fall. A timely application could result in admission to some colleges where places in the class entering the following fall are filled early, or where openings go only to applicants with increasingly higher qualifications as the academic year progresses. If you are applying under an "early decision" plan, it may be necessary to have all application procedures completed early in the fall.

Which college is right for you?

Colleges you apply to should suit you in the three following ways:

1. They should offer a program of studies that will make it possible for you to realize your educational and career goals, or the possibility of exploring several of these. The programs offered by colleges are listed in the College Board's publication, *Index of Majors*. A further source of information about colleges is the College Board's Student Search Service. This service is free if you respond "yes" when you complete the biographical section of the PSAT, or when completing the Student Descriptive Questionnaire (SDQ) when you register for the SAT or Achievement Tests. The Student Search Service helps colleges identify potential applicants, and colleges provide students with information about their educational programs and financial aid opportunities. Through the service, the College Board supplies colleges with the names and ad-

dresses of students who have the characteristics the colleges are looking for.

2. They should be colleges where you might be admitted. Look in each college's literature to see what preparatory studies are required or recommended. Check *The College Handbook* for information about the academic credentials of admitted students. Ask if your secondary school will recommend you for each of the colleges selected. Try to estimate chances of admission at each of the colleges in view of your grades and test scores. Choices of institutions to apply to should include at least one college that you know you would like, that offers courses you want to take, and where admission is virtually certain.

3. The colleges chosen must be ones you can afford, or where there is a reasonable possibility that adequate financial aid will be awarded. Before applying, you should determine costs at each college under consideration. If financial assistance is necessary, try to determine what the chances are of securing it. A college's literature will usually provide the latest and most detailed information on freshman-year expenses. When considering expenses, do not consider only the charges for tuition, fees, room and board; generous estimates should also be included for books, clothes, and incidentals. Personal expenses generally run about $600–$900 per year, but vary somewhat with the individual student as well as with the college's character and location.

The Foreign Student Information Clearinghouse (FSIC)

Another means of identifying a set of appropriate institutions is the Foreign Student Information Clearinghouse (FSIC). This is a computerized service that provides students with a list of up to 18 colleges and universities

which meet their personal specifications. Although the name of the service suggests it is limited to foreign students, it is available and can be useful to any students overseas who are seeking information about institutions of higher education in the United States. The *Guide to the Foreign Student Information Clearinghouse* provides useful information to students about this service. See page 78 for further details.

Colleges to fit your preferences

Fellow students are a major consideration when judging whether a college will be congenial. Although most young people can get along fairly well together, and no college has students that are all alike, some students will prefer the atmosphere of a single-sex college, while others will prefer a coeducational environment. Some will want an institution where most of their peers are excited by their studies and by intellectual concerns; still others will feel more at home among students who are especially interested in social life or sports activities. At some colleges, most students come from lower-income families; others tend to enroll large numbers of students from upper-income families, but many institutions try to maintain a student body whose members are from diverse backgrounds.

Some clues about what the majority of a college's students are like can be found in the printed materials that colleges publish about themselves. Copies of student newspapers are very helpful, as are alumni bulletins and the course guides published by some of the larger colleges. A note to a college's office of information will usually produce either sample copies of these or addresses of where to write to secure them.

The overall "feel" of a college comes across

strongly from its look, its traditions, its style. A college's character is made up of many diverse elements, but they all add up to one distinctive thing that anyone who becomes acquainted with several colleges can sense.

Making the choices

If possible, you should begin making preliminary college choices early in your eleventh-grade year. It will, of course, take weeks to obtain literature from colleges and to review it carefully. The searching and choosing should be a highly individualized process, and it should be kept constantly in mind that you are engaged in a "matching" process—that no one college is right for everybody—and also that there are probably hundreds of institutions where you can have a happy and productive educational experience. A knowledgeable guidance counselor can be a great help in making decisions: talking with open-minded friends who do not force their own opinions on other people can be useful, too. It is a useful exercise to construct a checklist of your requirements so that you can have a clear picture of the degree to which each college satisfies you.

How many applications?

Admission to some colleges is "competitive"; the number of qualified applicants exceeds the places available, and applicants compete with each other for acceptance. The college admits those it decides are the most highly qualified or will give the institution what it considers a desirable "mix" of students (according to many criteria besides academic qualifications; other criteria could be artistic, athletic, musical, civic, social, humanitarian, and so on).

Therefore, very few students can be abso-

lutely sure of being accepted by a highly selective college. If you apply to competitive colleges you should also apply to at least one college where you are sure of gaining admission. No student needs more than four or five carefully made applications to thoughtfully selected colleges, and two or three applications will be sufficient for most students. Applying to a large number of colleges is not necessary and can be quite expensive. Most colleges charge an application fee of from $20 to $35.

Early decision plans

Many colleges and universities have "early decision" plans. Applying under such a plan sometimes relieves students of several months of uncertainty.

Early decision plans are usually appropriate only for candidates whose probability of being admitted to that college is high. Application is made very early in the senior year, certifying that the college is the student's first choice and that, if the college offers admission (and financial aid if needed), the student will accept it. Under most such plans, during December of the student's twelfth-grade year, the college will notify him or her of its decision.

Of course, when applying under an early decision plan, the student has to pick a first-choice college, take the entrance tests it requires, and consider financing plans several months earlier than when applying as a regular candidate for admission. All required examinations, including achievement tests, should be taken in the spring of the junior year.

One of the two main types of early decision plans—the "single choice" type—could work to the disadvantage of an overseas student. Under a single-choice plan, applicants agree not to submit applications to other colleges until the college to which they have first ap-

plied has notified them—around December 1. For applicants in the United States, being committed to a single application until December of the twelfth-grade year poses no serious problem. However, because of delays in communication, it may be more difficult for overseas applicants to meet the deadlines of other colleges if not admitted on an early decision basis to the first college.

Another type of early decision plan, the "first-choice" type, is not so risky. Under this plan, students commit themselves to go to their first-choice college, but applications to other colleges may be made at the same time. Then, when the students are accepted by their first-choice college, the applications to other colleges are withdrawn.

Even if not applying under an early decision plan, applicants may receive very prompt decisions on their applications to colleges that use the "rolling admissions" system. Colleges using this system consider applications in the order in which they are received, request a prompt tuition deposit from accepted students, and continue the process until the freshman class has been filled. This works well if the college accepting you on a "rolling" basis is your first choice. However, it causes a problem if you have yet to hear from your first-choice college and the "rolling admissions" college has asked you to pay a deposit. Under these circumstances, it is appropriate either to request an extension of the deposit deadline or inquire if the deposit is refundable. Most colleges will give you ample time to hear from others to which you have applied.

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6. Meeting admissions and financial aid requirements

The application form

The completed application form itself may be a decisive factor in a student's admission to many colleges. At colleges where admission is competitive, the application can have a very substantial effect on a student's chances. It should be neat and clear, whether handwritten or typed, and *all* questions on the form should be answered completely.

Some institutions ask applicants to write short essays about themselves or about issues of importance. College admissions committees sometimes use these essays to determine how well candidates can write and to learn something about their character and their interests; hence, care should be taken in their preparation.

Application blanks often include questions about extracurricular activities, hobbies, community service, personal reading, jobs, and other nonacademic matters. Admissions officers do not expect you to have done something in all these areas. Instead, they look for evidence of sustained interest and unusual accomplishment in one or two areas; they may also give special attention to periods of work or travel that you describe.

School transcripts

The part of your application that reports on your studies is completed and sent to the college by your school. Some colleges will send the printed form used for this purpose to you when application blanks are sent; some send the transcript directly to the secondary school after they have received the completed application form; still others send no forms but instruct you to have your school send a transcript to the college. *The responsibility for seeing that this has been done rests with you.*

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If you have moved during your secondary school years, check carefully to make sure your transcripts for grades nine through twelve are complete. Do this early enough so that records and recommendations from schools previously attended can be secured if necessary. This is a good time to review your records to make sure there are no errors or omissions. If you enter a new school in twelfth grade, pay particular attention to securing recommendations from schools attended previously.

It is advisable to find out very early (ninth or tenth grade, if possible) what courses are required for admission by the institutions to which you may wish to apply, and to comply with the requirements or recommendations as stated in the institution's own literature.

Colleges state their subject requirements fully in the literature and summarize them in general directories. Some colleges state their requirements in a general way. Others require a precise number of units in specified subjects: perhaps 4 in English, 4 in a foreign language (or 2 in each of two foreign languages), 1 in history, 3 in mathematics, 2 in science, and 3 in electives. (A "unit" usually refers to a course of study in a class that meets four or five periods a week throughout the school year.)

The High School Supervised Independent Study by Correspondence program of the University of Nebraska may be helpful if your secondary school does not offer all the courses you wish to take. Inquiries should be addressed to Division of Continuing Education, The University of Nebraska, 511 Nebraska Hall, Lincoln, Nebraska 68533.

Many secondary schools in the United States and overseas, in cooperation with the College Board's Advanced Placement (AP) Program, give college-level courses for their more able and ambitious students. The Col-

lege Board provides Advanced Placement Course Descriptions to schools and, in May of each year, Advanced Placement Examinations. Grades on the examinations are sent to colleges designated by the students. The colleges may then waive introductory college courses, award course credit, or both, for students who qualify on the basis of examination grades and school reports of their performance in Advanced Placement courses.

Some schools offer the International Baccalaureate (I.B.) program. The National Council on the Evaluation of Foreign Educational Credentials has recommended that International Baccalaureate Higher-Level Examination results receive the same consideration as those given the Advanced Placement Examinations. Most colleges honor this recommendation, although some have not yet had experience with the I.B. and will require evidence in the form of course descriptions and/or copies of the essay portions of the examination before they will award credit.

Many overseas students have opportunities to learn about a subject outside the usual secondary school curriculum. The College Board now offers college-level examinations in subjects usually taught in the first two years of postsecondary institutions—today the College-Level Examination Program (CLEP) includes more than 35 examinations. Some colleges offer credit based on these examinations. For directions about where to register to take these examinations, and for more information about the program, write for *Moving Ahead with CLEP*, a booklet available free on request from College Board Publications, Box 1824, Princeton, New Jersey 08541.

Colleges that previously have had few, if any, students from your school will need to know something about the school in order to evaluate your transcript correctly. Some

schools enclose with transcripts brief descriptions of themselves. These "school profiles" usually give basic facts about their curriculum, marking system, standardized test results, student-body characteristics, and faculty qualifications. If your school does not have a profile, you can prepare one with the assistance of a school administrator or faculty member. A sample fact sheet or school profile might look like this:

1. Name of school
2. Address of school
3. Telephone number of school
4. Full names and titles of guidance personnel
5. Brief description of school and community
6. Explanation of grading system
7. Explanation of ranking system, especially with regard to "weighting." OR, if school does not rank, a grade-distribution chart, by subject area or course.
8. Summary of college-going pattern of recent graduating class(es), preferably broken down according to class rank of college-going students.

School recommendations and other references

Most colleges will ask schools to provide recommendations on behalf of the applicant. When based on close knowledge of the applicant and also written with candor, school recommendations can be very helpful to admissions committees. Some colleges also require recommendations from teachers who are familiar with the working habits, abilities and character of applicants, and even if not stipulated, most colleges would welcome them. Other adults whose letters of reference describe specific capabilities and qualities dem-

onstrated in employment, sports, church or community activities can also be helpful, but vague character references from prominent family friends are of little interest to admissions committees. Admissions officers admit students on the basis of their merits rather than on their connections.

Samples of art work or writing or other materials that illustrate your particular interests are sometimes welcomed by admissions committees.

Interviews

When possible, overseas students should combine admissions interviews with campus visits when their families are in the United States on leave, but you should not worry if you are unable to make special trips for this purpose. The few colleges that require interviews often either request an alumnus or visiting professor who is living in the student's locality to conduct an interview, or they waive the interview requirement altogether. You should not concern yourself too much about the interview in any case. Admissions officers know that impressions gained from interviews sometimes prove unreliable in comparison with other indicators of how well applicants will do in college. It is not likely that an impression made during an interview would be the decisive factor in an admission decision. Look upon the interview as an opportunity to find out more about the college, and also an opportunity to elaborate on your own activities and interests.

Applicants to departments of music or of fine arts are sometimes required to demonstrate their ability in auditions or by submitting portfolios. If the college or university in which you are interested has a requirement of this type, a letter should be sent to the Direc-

tor of Admissions asking for advice. Most institutions will try to make special arrangements for overseas students.

How colleges use entrance test scores

Most American colleges require or recommend entrance tests for their applicants. These tests provide uniform yardsticks with which students and colleges can mutually gauge their academic levels in order to make suitable choices. The tests are built to measure two kinds of capabilities—one, readiness for college studies regardless of the kind of preparatory program a student has taken; and the other, readiness based on subject areas covered in school. Aptitude and achievement, respectively, are common names for these two general kinds of abilities.

How well you do on entrance tests will be reported in scores on marking scales deliberately picked to be different—on a scale of 200 to 800 points (or 20 to 80) in the case of the Scholastic Aptitude Test (SAT) or the Achievement Tests of the College Board, or on a scale of 1 to 36 points in the case of the American College Testing Program (ACT) tests. These two large, entrance-testing programs also provide charts to schools and to students, which can be used to translate test standings into a form that is somewhat easier to understand: "percentiles." If a student scores at the "40th percentile," for example, it means that the student's score exceeds those of 40 percent of all students in a nationwide reference group, such as "all high school seniors" or "college-bound students."

An example or two will illustrate how to use this sort of information. Suppose that a student with a satisfactory high school record ranks at about the 40th percentile on the ver-

bal sections of the College Board's Scholastic Aptitude Test. At a college where a large majority of students ranged between the national 20th and 60th percentiles on this test, that student would rank at about the middle in measured academic ability and could probably do passing work or better, and the academic demands would be moderately challenging. However, at another college at which almost all the students ranged from the 85th through the 99th percentile, the same student might find it very difficult to keep up with the academic demands.

College admissions officers are aware that standardized test scores are only approximate indications of a student's ability rather than precise or final determinations. For example, if an actual score places a student at the 40th percentile among all high school seniors, most colleges will interpret this to mean the student's measured ability probably lies somewhere between the 30th and the 50th percentiles. From what the college knows about tests, it will know that variations in these ranges would likely occur if the student took the test on another day. Explanations of the way in which scores are interpreted and used are given to students in publications routinely distributed with test-registration materials and test results.

Colleges usually make allowances for students who differ from typical college-bound American students. Some American citizens living outside the United States do not have English as their first language, and in these instances a college would interpret a student's scores in light of his or her language ability and/or cultural background. Such students may be advised to take the Test of English as a Foreign Language (TOEFL).

It is very important to remember that the quality of the courses you have taken and the

grades you have achieved will be more important than test results in determining your admission.

Tests that may be required

To learn about which tests must be taken for which colleges, consult the college's own statements of their current test requirements and recommendations. This should be done early in the student's eleventh-grade year, if possible, so that there will be time to secure necessary information and to register for the earliest, appropriate testing date. Colleges are often quite specific, not only about which test or tests they require students to take, but about the dates on which the tests should be taken. Also, students applying to colleges under early decision plans must ordinarily take the tests early.

Colleges in a few states have special state-test requirements, and information about these will be sent on request to the state education agency. Most scholarship programs sponsored by agencies other than colleges also use either the College Board or ACT tests if they require tests at all. Current information about these can usually be secured from school counselors.

Many hundreds of colleges require the College Board's Scholastic Aptitude Test for admission, and a large number also require from one to three College Board Achievement Tests. Both the SAT and the Achievement Tests consist almost entirely of multiple-choice, "objective" questions (that is, questions answered by choosing one of several possibilities listed for each question).

The tests are regularly given on five scheduled test dates a year at College Board test centers overseas. Registration should normally be made at least two months in advance.

Detailed information on arranging to take these tests is given in the annual *Student Bulletin*. Complete information on how to take the tests, together with illustrative and practice sample questions, appears in two annually revised descriptive booklets, one on the SAT (*Taking the SAT*), and one on the Achievement Tests (*About the Achievement Tests*). *Taking the SAT* includes a complete sample SAT. (For further information, see Chapter 11.)

In addition to these booklets, two further books on the SAT are available, as well as another on the Achievement Tests. *6 SATs* contains six editions of the SAT administered during the 1981-82 academic year, and *10 SATs* contains 10 recently administered SATs. *The College Board Achievement Tests* also provides 14 actual tests in 13 subjects. For further information, see Chapter 11.

Students usually try to take Achievement Tests late in the year they are completing a course in the subject in school, and wait until their twelfth-grade year to take the Achievement Tests in subjects in which they take courses for more than one year. About half the number of students who take the SAT do so in the eleventh-grade year. Some colleges, however, suggest or require a senior-year SAT, even if the student has taken the test previously. It should be noted that the SAT and Achievement Tests cannot be taken on the same date.

Many colleges require or recommend the American College Testing Program test battery—the ACT test—for admission. The 3½-hour ACT test is also given at centers around the world on scheduled testing dates. An applicant must register from four to six weeks in advance. Many of the colleges that use the ACT test do not require that applicants outside the country take the test; instead, they advise students to wait to take the test after they

arrive on campus to enroll, at which time it will be administered by the college.

Information on the ACT test battery and about making arrangements to take these tests can be obtained from school guidance counselors and on request from ACT, P.O.Box 168, Iowa City, Iowa 52240.

The PSAT/NMSQT is a shorter version of the SAT, also consisting of multiple-choice questions. In addition to being used by the National Merit Corporation as one criterion for awarding scholarships, it is used by schools for guidance purposes and also to provide students with an opportunity early in their sophomore or junior year in high school to see how well they do on this kind of test. Scores on the PSAT/NMSQT are reported on a scale of 20 to 80, equivalent to the 200-to-800 scale for SAT scores. Interpretive booklets furnished with the PSAT/NMSQT show how to estimate SAT scores from those earned on the PSAT/NMSQT and how, in a general way, to relate the scores to college and career plans. Students are also provided with their own test booklets, their answers to the questions, and the correct answers to those they answered incorrectly.

Students may use their scores and high school grades to begin looking for colleges that would be academically suitable. Many colleges provide extensive information about the SAT scores and high school records of their applicants and accepted freshmen in *The College Handbook* to help students assess how their scores compare with those of a college's applicants and admitted students.

Information about scores and high school class rank or average in relation to certain colleges may also be provided in the report sent to students from the College Board's Admissions Testing Program. If you have designated certain colleges to receive copies of the SAT report, if you have answered the ques-

tions about high school grades and class rank on the Student Descriptive Questionnaire, and if the colleges you designated have given the College Board comparable information about their recently accepted applicants, the report will show how your scores and class rank or grade average relate to those of other students at those colleges.

Overseas students especially should find out early from the colleges to which they plan to apply precisely what tests are required, and then make plans to meet the requirements.

Occasionally, test administrations are unavoidably postponed or canceled. If this happens, students should write, by airmail, to the colleges to which they are making applications, explain what has happened, and ask for advice. The colleges will usually make appropriate allowances for such emergencies.

Special financial aid requirements

Students who plan to apply for financial aid should be alert to possible early and special filing dates. They should indicate on admissions application blanks whether they are applying for aid from the college. In many cases, additional information must be submitted on a separate, supplementary application for financial aid. Also, parents or guardians will have to complete a Financial Aid Form (FAF) or another comparable form.

Scholarship programs, other than college programs, customarily ask for the same information as colleges—application, Financial Aid Form, test scores, transcript, recommendation, and references. Each program of this kind sets its own requirements and will supply information regarding application procedures.

7. Handling admissions decisions

Colleges vary considerably in the times they set for notifying students of their decisions. They also vary in the times they set for requiring replies to their offers of admission and of financial aid. These variations sometimes create difficulties for students.

The practice of admitting applicants as they apply throughout the academic year is called "rolling admissions." When the application and all other credentials have been received, a decision is made by the college and notice sent to the student within a few weeks.

For many college-bound students, the rolling admissions plan is fine. They pick a college suitable for them; it admits them; they accept. It should always be kept in mind, however, that an early offer by a college is almost always conditional on the student's maintaining a comparable academic record until the end of the school year.

A number of colleges have agreed among themselves to send out admission-decision letters to all their applicants at the same time—a date chosen in the middle of April. These colleges require replies from their successful candidates by the also agreed-upon "Candidate Reply Date" (usually May 1).

If a student's offers of admission come from rolling-admissions colleges, different colleges may require replies on different dates. Some of these colleges offer admission on a rolling basis but do not require applicants to reply until the Candidate's Reply Date; others offer admission early but require replies within a few weeks, often much earlier than the Candidate's Reply Date.

If you have applied to a highly selective college that is your first choice, and also as a second choice you have applied to a rolling-admissions college where admission is virtually certain, you may later face a difficult decision. For example, the second-choice,

rolling-admissions college may admit you early and require an early reply, but word will not be received from your first-choice college until mid-April. If you are caught in this predicament, you have several courses of action. First, the preferred college should be informed and its advice sought. In such a situation, that college may tell you the decision it is likely to make. However, if it does not, other alternatives remain. You may contact the second-choice college, explain the circumstances, and seek an extension for payment of the tuition deposit. If the extension is not granted, you may either pay the tuition deposit and then forfeit it in order to go to the preferred college if accepted there later, or, you may accept the early offer and relinquish your interest in the college you originally preferred.

Making a final decision

The hardest decision of all may be choosing among acceptances. This choice is important and should be made carefully and thoughtfully. Ideally, you will have done your homework in advance and will be prepared to choose as soon as the colleges have made their decisions. However, attention should be paid to any financial aid offers. There may be a larger amount offered by one college and a smaller amount from another, but because of the differences in costs at the two institutions they may, in effect, be approximately the same. The most important financial factor is the difference between the college's cost and the amount of the financial aid package. If the offers are comparable, it is best to make the decision on nonfinancial grounds.

Once the decision has been made and acceptance confirmed, you should write immediately to all other colleges to which you have applied explaining that you have arranged to

go elsewhere, and thanking the admissions office for considering your application.

A college may tell you that you have been put on a waiting list. From this list the college selects students to fill any vacancies that might remain after the deposit deadline for accepted students has passed. The state of being "wait-listed" is a kind of limbo; you cannot really depend on being accepted later. If still on a college's waiting list after June 15, you might be wise to go ahead with plans to attend another college. However, if the college where you are wait-listed is much preferred to all other institutions, it is proper to make the deposit to your second-choice college to insure a place there while continuing to wait to hear from the first-choice institution. If this is done, you must be prepared to forfeit the deposit at the second-choice institution if finally offered a place at the college that is your first choice.

If you are not admitted to a college

Sometimes even a well-qualified student is not offered admission to the college of his or her choice. Competition among many excellent applicants for a relatively small number of places in the freshman class can mean that even outstanding students may be refused admission. In the planning stages, a wise choice of colleges to which to apply can usually assure acceptance to at least one of your preferred institutions.

If competition for places has been extremely high, some students may not be admitted to any of their selected colleges and universities. If this happens to you, first seek the advice of your counselor, who might be able to suggest some other good colleges that would be willing to consider a late application.

8. Campus life

Adjusting to the American college scene

An American student living overseas, planning to return to the United States to go to college, particularly after an absence of several years, may find that feelings of anxiety—even panic—set in when the moment of departure is imminent, in spite of the months spent in making arrangements. This is not unusual. Many students in the United States, for whom the journey to colleges is far shorter, feel the same way.

Overseas students have usually had more experience in adjusting to new environments than have most of their contemporaries in the United States whom they will meet as fellow college freshmen. Because of this, students from overseas very often do not have an especially difficult time of adjustment. In fact, it is likely to be easier for them than for students whose previous experiences have all been somewhat circumscribed—for example, students from small-town high schools who, for the first time, find themselves in an urban setting.

Differing life-styles

Of course there is some risk in having to choose a college with which you are not completely familiar, but no amount of advance information can fully predict the character and quality of your actual college experience because you are, after all, unique. But if you choose the institution with care and approach the experience with an open mind and a positive attitude, as most students do, you will find enough variety of life-styles within most institutions to make a favorable adjustment. In any case, it will usually take several months to be certain that an institution is unsuitable,

and if in the meantime you have achieved a strong academic record, you can then seek transfer to another college or university.

Living with others on campus

Most first-year college students are not offered single rooms in dormitories. College administrators responsible for assigning rooms and roommates sometimes send questionnaires to students before making room assignments so that students with similar tastes and living habits can be placed together. Others consider random assignment of rooms a fairer policy, assuming that most young people can get along fairly well together, including those of different religions or races.

Most colleges offer coeducational dormitories. Several different types of these are common: in some, men and women live on separate floors or corridors; in others, students of both sexes live in separate rooms on the same floors; a few have apartment-like units or modules with shared bathrooms and kitchens. In many colleges, especially after the first year, students may choose to reside in fraternity or sorority houses, or to share off-campus apartments with other students. Many colleges use a lottery system to assign college-owned housing after the freshman year.

Campus activities

Social activities are somewhat different now from what they were when most of today's students' parents attended college. Clubs and fraternities still have weekend houseparties, and sometimes there are parties during the week as well. Formal dances are held less frequently than in the past, but they make an occasional comeback as a result of the interest in reviving the music and dance styles of for-

mer decades. Parties are usually informal and spontaneous, and are often more popular when they are not officially arranged. "Mixers," with or without dancing, are still the most expedient way to meet new people, although students usually attend these with considerable reluctance and cynicism. Wine and cheese parties are more common, and a new type of "eating club" brings students together to share with each other their culinary efforts. Students are considerably more interested in cooking than they used to be. Dormitories that have some kitchen facilities are requested by both men and women students.

Students will find that interest is great on many campuses in all forms of the fine and performing arts. Greater involvement in music, singing, dance, and dramatic performance, as well as painting, ceramics, graphics, and photography is pronounced on some campuses. Sports are as popular as ever, and increasingly important among women. Some colleges continue their traditional athletic competitions, with special emphasis on the success of their intercollegiate teams, but more colleges today are providing opportunities for individual and varied athletic experiences, and many colleges have as many as 35 or 40 different intramural sports activities designed primarily for fun and recreation.

Student attitudes and movements on campus

The general mood of students on campuses in the United States today is quieter than it was in the sixties; there seems to be a greater determination to "work within the system." Most campuses are populated largely by students who take their academic work and their vocational aspirations seriously.

On many campuses, students pay attention

to their own personal and emotional development as well as to their academic work. Counseling centers today, which have long been available to students who had pressing personal problems, also provide help in identifying motivations and aptitudes for lifelong occupations and careers. Partly because of the widespread economic difficulties and pressures, many college students today are especially interested in relating their college studies to their future career plans.

Fortunately, campuses still continue to be wellsprings of good times and enjoyment. Students from overseas who bring to the United States that most important of all qualifications for an easy adjustment to college life—a lively sense of humor—will almost certainly find an American campus an entertaining and exciting place to be.

9. State education agencies and commissions

Requests for information about state residency requirements, state aid, policies, and programs should be addressed as follows:

Alabama

Alabama Student Assistance Program
Suite 221, One Court Square
Montgomery, Alabama 36104

Alaska

Alaska Department of Education
Pouch F, State Office Building, Juneau, Alaska 99811

Arizona

Arizona Commission for Postsecondary Education
Suite 115, 1650 W. Alameda Drive
Tempe, Arizona 85028

Arkansas

Department of Higher Education
1301 West Seventh Street, Little Rock, Arkansas 72201

California

California State Aid Commission
1410 Fifth Street, Sacramento, California 95814

Colorado

Colorado Commission on Higher Education
1550 Lincoln Street, 2nd Floor
Denver, Colorado 80203-1557

Connecticut

Board of Higher Education
61 Woodland Street, Hartford, Connecticut 06105

Delaware

State Department of Public Instruction
Townsend Building, Dover, Delaware 19901

District of Columbia

Government of the District of Columbia
Educational Services Division
1329 East Street, N.W., Suite 1023
Washington, D.C. 20004

Florida

Florida Student Financial Assistance Commission
Knott Building, Room 563, Tallahassee, Florida 32304

Georgia

Georgia Higher Education Assistance Authority
9 LaVista Perimeter Park, Suite 110
2187 Northlake Parkway, Tucker, Georgia 30084

Hawaii

State Postsecondary Education Commission
210 Bachman Hall
2444 Dole Street, Honolulu, Hawaii 96822

Idaho

Office of the State Board of Higher Education
Len B. Jordan Building, #307
650 West State Street, Boise, Idaho 83720

Illinois

Illinois State Scholarship Commission
102 Wilmot Road, Deerfield, Illinois 60015

Indiana

State Student Assistance Commission of Indiana
EDP Building, 2nd Floor
219 North Senate Avenue, Indianapolis, Indiana 46204

Iowa

Iowa Higher Education Facilities Commission
201 Jewett Building, 9th and Grant
Des Moines, Iowa 50309

Kansas

Board of Regents—State of Kansas
Merchants National Bank Tower, Suite 1416
Topeka, Kansas 66612-1251

Kentucky

Kentucky Higher Education Assistance Authority
691 Teton Trail, Frankfort, Kentucky 40601

Louisiana

Lousiana Higher Education Assistance Commission
P.O. Box 44127, Capitol Station
Baton Rouge, Louisiana 70804

Maine

Division of Higher Education Services
State Department of Educational and Cultural Services
State Education Building, Augusta, Maine 04333

Maryland

State Scholarship Board
2100 Guilford Avenue, Room 206
Baltimore, Maryland 21218

Massachusetts

Massachusetts Board of Higher Education
Park Square Building, Room 632
31 St. James Avenue, Boston, Massachusetts 02116

Michigan

State Board of Education
P.O. Box 30008, Lansing, Michigan 48909

Minnesota

Minnesota Higher Education Coordinating Board
400 Capitol Square, St. Paul, Minnesota 55101

Mississippi

Board of Trustees of State Institutions of Higher Learning
P.O. Box 2336, Jackson, Mississippi 39205

Missouri

Coordinating Board for Higher Education
600 Monroe Street, Jefferson City, Missouri 65101

Montana

Office of the Commissioner of Higher Education
33 South Last Chance Gulch, Helena, Montana 59620

Nebraska

Nebraska Coordinating Commission for Postsecondary Education
301 Centennial Mall South
P.O. Box 95005, Lincoln, Nebraska 68509

Nevada

Chancellor's Office
405 Marsh Avenue, Reno, Nevada 89509

New Hampshire

Postsecondary Education Commission
61 South Spring Street, Concord, New Hampshire 03301

New Jersey

Department of Higher Education
225 West State Street, Trenton, New Jersey 08625

New Mexico

Board of Educational Finance
1068 Cerillos Road, Santa Fe, New Mexico 87503

New York

New York State Higher Education Services Corporation
Tower Building, Empire State Plaza
Albany, New York 12255

North Carolina

North Carolina State Education Assistance Authority
Box 2688, University Square, West
Chapel Hill, North Carolina 27514

North Dakota

North Dakota Student Financial Assistance Agency
State Capitol, 10th Floor
Bismarck, North Dakota 58505-0154

Ohio

Ohio Board of Regents, Student Assistance Office
30 East Broad Street, Columbus, Ohio 43215

Oklahoma

Oklahoma State Regents for Higher Education
500 Education Building, State Capitol Complex
Oklahoma City, Oklahoma 73105

Oregon

Oregon State Scholarship Commission
1445 Willamette Street, Eugene, Oregon 97401

Pennsylvania

Pennsylvania Higher Education Assistance Agency
Towne House, Harrisburg, Pennsylvania 17102

Rhode Island

Rhode Island Department of Education
Office of Student Assistance
Roger Williams Building, Room 202
22 Hayes Street, Providence, Rhode Island 02908

South Carolina

South Carolina Tuition Grants Agency
411 Keenan Building, Columbia, South Carolina 29201

South Dakota

Department of Education and Cultural Affairs
State Capitol, Office of the Secretary
Pierre, South Dakota 57501

Tennessee

Tennessee Student Assistance Corporation
707 Main Street, Nashville, Tennessee 37206

Texas

Student Services Division, Coordinating Board
Texas College and University System
P.O. Box 12788, Austin, Texas 78711

Utah

Utah System of Higher Education
University Club Building, Room 1201
136 East South Temple, Salt Lake City, Utah 84111

Vermont

Vermont Student Assistance Corporation
Five Burlington Square, Burlington, Vermont 05401

Virginia

State Council of Higher Education
James Monroe Building, 101 North 14th Street
Richmond, Virginia 23219

Washington

Council for Postsecondary Education
Division of Student Financial Aid
908 East Fifth Avenue, Olympia, Washington 98504

West Virginia

West Virginia Board of Regents
West Virginia Higher Education Grant Program
950 Kanawha Boulevard, East
Charleston, West Virginia 25301

Wisconsin

State of Wisconsin Higher Educational Aids Board
Division of Student Support
150 East Gilman Street, Madison, Wisconsin 53703

Wyoming

Wyoming Higher Education Council
1720 Carey Avenue, Cheyenne, Wyoming 82002

American Samoa

Department of Education
Pago Pago, American Samoa 96799

Guam

Board of Regents, University of Guam
P.O. Box EK, Agana, Guam 96910

Puerto Rico

Council on Higher Education
Box E, UPR Station
San Juan, Puerto Rico 00931

Trust Territory

Student Assistance Office
Headquarters Department of Education
Saipan, Mariana Islands 96950

Virgin Islands

Virgin Islands Department of Education
P.O. Box 630, St. Thomas, Virgin Islands 00801

10. Glossary

Accreditation. There are two systems of accreditation for secondary schools in the United States—accreditation by state departments of education, and by the six regional associations of colleges and secondary schools that grant regional accreditation to colleges and universities. Most secondary schools in America have state accreditation, and although there are exceptions for some overseas schools, most will either have regional accreditation or none at all.

Achievement Tests. Given by the College Board, Achievement Tests measure a student's knowledge of subject matter. Tests in specific secondary school subjects are given at test centers around the world on specified dates throughout the year. Colleges that require Achievement Tests of applicants sometimes specify the subjects and dates on which the tests should be taken.

Advanced placement. Admission or assignment of a first-year college student to an advanced course in a certain subject on the basis of evidence that the student has already completed the equivalent of the college's freshman course in that subject. In many cases the college may also grant academic credit for the college-level work that has been completed.

American College Test (ACT) *Assessment.* Test battery of the American College Testing Program, given at test centers in the United States and other countries on specified dates throughout the year. It includes tests in English usage, mathematics usage, social studies reading, and natural sciences reading. The composite score referred to in some colleges' descriptions is the average of a student's scores on these four tests.

Associate's degree. The degree given for completing college programs of at least two but less than four years of study, usually in a two-year institution such as a junior college or community college.

Bachelor's degree (BA, BS). The degree given for completing undergraduate college programs that normally take four years. Also called the baccalaureate degree.

Basic Educational Opportunity Grants (see Pell Grants).

Calendar. The system by which an institution divides its year into shorter periods for instruction and awarding credit. The most common calendars are those based on semesters, trimesters, and quarters. A 4-1-4 calendar has also been adopted by some institutions. This breaks the September-through-May academic year into semesters of four months, with the month of January set aside for a single, concentrated course or internship.

College-Level Examination Program (CLEP). A service of the College Board that provides examinations in undergraduate college subjects so that students may show they have attained college-level achievement for which they have not previously received college credit. The examinations are used by some colleges to evaluate the academic achievement of applicants who have not attended college (or at least not recently), of students transferring from other colleges, and of entering freshmen, particularly those who have not recently engaged in formal schooling. They are also used by businesses, industries, government agencies, and professional groups to satisfy educational requirements for advancement, licensing, admission to further training, and other purposes.

College Scholarship Service (CSS). A service of the College Board that assists postsecondary institutions, state scholarship programs, and other organizations to distribute student financial funds equitably. By measuring a family's financial strength and analyzing its ability to contribute to college costs, CSS need-analysis services offer a standardized method of determining a student's financial need.

College Work-Study Program (CWSP). A federally sponsored program that provides jobs for students with demonstrated financial need. The average amount earned by students under this program is about $800 per year, and the jobs are available through colleges as well as public and private nonprofit agencies.

Colleges of Liberal Arts and Sciences. In the liberal arts colleges, the general areas of study are: the humanities, fine arts, the sciences, and the social sciences. A liberal arts curriculum usually covers each one of these divisions, and students take college-level courses in all the liberal arts subjects. Later on they undertake a number of courses in a particular area, called a "major" or a "field of concentration." Some students take most of their courses in the last two of the four years in a liberal arts college in one general area—their "major"—and a number of others in a second area—their "minor."

It is important to know that even if studying in a liberal arts college, a student can graduate with a major in mathematics, physics, or chemistry. In other words, the liberal arts include the sciences, though some colleges try to make this distinction by calling themselves colleges of "liberal arts and sciences."

Cooperative education. A college program in which a student alternates between semesters (or other periods) of full-time study and full-time employment in related work. The student is paid for his or her work at the prevailing rate. Typically, five years, including summers, are required to complete a bachelor's degree program under the cooperative-education plan.

Early admission. The practice of some colleges of admitting certain students who have not completed high school diploma requirements—usually students of exceptional ability who have completed their junior year.

Early decision. Early decision plans, of which there are several, are offered for applicants who are sure of the college they want to attend and are likely to be accepted by that college. The colleges inform the students of their decisions early, usually, but not always, by about December 15, and students accepted are obligated to confirm their intention to enroll by submitting an enrollment deposit.

Early Decision Plan. Several hundred colleges subscribe to this particular plan, which is sponsored

by the College Board. These colleges have agreed to follow a common schedule for early decision applicants, and offer either a single-choice plan (EDP:S) or a first-choice plan (EDP:F). A single-choice plan means that applications may be made to no other institutions until a decision has been received from the student's first-choice college. If a student applies under a first-choice plan, as soon as he or she is notified of acceptance by the first-choice college, all other colleges to which application has been made must be notified. If a college follows the Early Decision Plan, applications must be received by a specified date, no later than November 1, and the college agrees to notify the applicant by a specified date. Colleges that subscribe to this plan are identified in *The College Handbook*.

Family Financial Statement (FFS). A financial information form of the American College Testing Program's Financial Aid Services, used to estimate how much a financial aid applicant's family can pay toward college costs and how much financial aid, if any, would be needed to meet the costs at the particular colleges the applicant designates.

Financial Aid Form (FAF). A form for families of financial aid applicants to use in supplying the College Scholarship Service of the College Board with information about their income, assets, expenses, and liabilities. The information is used to estimate how much money a family is able to pay toward a student's college costs.

Grade-point average. A system used by many colleges for evaluating the overall scholastic performance of students. It is found by first determining the number of grade points a student has earned in each completed course and then by dividing the sum of all grade points by the number of points of hours of course work carried by that student. The grade points for a course are found by multiplying the number of "credit hours" given for the course by the grade earned in the course. The most common system of numerical values for grades is: A = 4, B = 3, C = 2, D = 1, and E or F both equal zero. A student with a straight B average under

this system, then, would have a 3.0 grade-point average, or GPA.

Foreign Student Information Clearinghouse. The Clearinghouse is a computerized information system that identifies colleges and universities for students overseas as they begin to investigate undergraduate and graduate study in the United States. The cost of the service to each student is $10. For more information, see *Guide to the Foreign Student Information Clearinghouse* on page 78.

Honors program. Any special program for very able students offering the opportunity for educational enrichment, independent study, acceleration, or some combination of these.

Independent study. Any arrangement by which a student is allowed to complete some of his or her college program by studying independently instead of attending scheduled classes and completing group assignments. Typically, the student plans a program of study in consultation with a faculty adviser or committee, to whom reports may be made periodically, as well as a final report for evaluation.

International Baccalaureate. The "I.B." is a two-year program of six courses, three at "Higher Level" and three at "Subsidiary Level," and a series of examinations based on the content of these courses. Especially designed for international students who move from school to school and who wish to enter universities in various countries, it is accepted for university entrance in more than 30 countries, and for advanced placement by most institutions in the United States.

National Direct Student Loan Program (NDSL). A federally funded program that provides loans for undergraduate education. Repayment need not begin until completion of the student's education and any military service or service with the Peace Corps or ACTION. Repayment terms are favorable, and repayment may be partially or wholly waived for certain kinds of employment. These loans are distributed by colleges and universities to students who apply for financial aid and demonstrate need.

Open admissions. The college-admissions policy of admitting high school graduates or mature students without regard to conventional academic qualifications, such as high school subjects, high school grades, and admissions test scores. Virtually all applicants are accepted by colleges that practice open admissions.

Pell Grants (formerly known as Basic Educational Opportunity Grants). A federally sponsored and administered program that provides grants based on need for each undergraduate year. Students must apply directly to the federal government.

Pre-admission summer program. A special program in which a student attends college during the summer preceding the freshman year. The summer program may consist of remedial studies to strengthen preparation for freshman courses; one or more of the regular freshman courses to enable the student to carry a light schedule in the freshman year; or both.

Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT). A shorter version of the College Board's Scholastic Aptitude Test (SAT), administered by high schools each year in October. The PSAT/NMSQT aids high schools in the early guidance of students planning for college, and also serves as the qualifying test for scholarships awarded by the National Merit Scholarship Corporation.

Rolling admissions. The procedure some colleges follow of considering each student's application as soon as all the required credentials have been received, such as school record and test scores, and of notifying the applicant of its decision without delay. Colleges that follow this practice may make and announce their admissions decisions continuously over several months, in contrast to the practice of other colleges of accumulating their applications until late in the year and announcing all their decisions at the same time.

Scholastic Aptitude Test (SAT). The College Board's test of verbal and mathematical reasoning abilities,

given on specified dates throughout the year at test centers around the world. Required of applicants by many colleges and sponsors of financial aid programs.

Student Descriptive Questionnaire (SDQ). A questionnaire that can be completed by students when they register for the Scholastic Aptitude Test or Achievement Tests. The SDQ gives students an opportunity to provide information about their educational objectives, extracurricular activities, self-perceived skills, and areas in which counseling may be needed. With the student's permission, the SDQ is sent, along with Scholastic Aptitude Test and Achievement Test scores, to each student's high school and designated colleges and scholarship sponsors.

Student Search Service (SSS). A College Board program designed to help colleges identify potential applicants with the particular academic or personal characteristics they seek. It also provides students with an opportunity to learn about colleges with programs and characteristics they want. Information is gathered about students, with their permission, through the Student Descriptive Questionnaire (SDQ). The College Board then supplies each participating college with the names and addresses of students who have the characteristics the colleges are looking for.

Supplemental Educational Opportunity Grants (SEOG). A federal program, administered by colleges, that provides assistance to students on the basis of need. These grants are distributed by colleges and universities to students who apply for financial aid and demonstrate need.

Terminal program. An educational program designed to prepare students for immediate employment after completion. Terminal programs usually take less than four years beyond high school and are available in many junior colleges, community colleges, and vocational-technical institutes.

Three-two (3-2) liberal arts and engineering combination. A program in which a student completes

three years of study in a liberal arts college followed by two years in an engineering college, at the end of which he or she is awarded the bachelor of arts and bachelor of science degrees, respectively, from the two institutions.

Transfer program or university-parallel program. An educational program in a two-year college that is equivalent to the first two years of a similar program in a four-year college or university. It is designed to prepare a student for entrance to the third year of the four-year program with full credit for the two years already completed.

11. Sources of information

This list of information sources, while not exhaustive, provides titles of books to ask for in libraries or to purchase, and names and addresses to write to in order to learn more about colleges. Some of the larger publications will be found in United States Information Agency libraries, and in offices of school counselors. Others are inexpensive enough to buy for oneself, and some are free on request. Names and addresses of organizations that are likely to supply helpful information are also included. It is always a good idea when writing for information from overseas to request that replies be sent by airmail and to include postage when possible.

General advice

Entering Higher Education in the United States: A Guide for Students from Other Countries, 1981 (revised edition). College Entrance Examination Board. This booklet discusses problems students from other countries often encounter in seeking information about and making decisions to enter various colleges in the United States. It includes descriptive information about applying for admission that may be useful for American overseas students, especially those who have been out of the United States for their secondary-school years. (College Board Publications, Box 886, New York, New York 10101. Minimum order of 50 copies, 65 cents each, 100 or more copies, 55 cents each.)

How to Play the Private College Admissions Game, Richard Moll, 1979. In this book, an admissions director offers practical advice to students seeking admission to selective private colleges. (Times Books, 3 Park Avenue, New York, New York 10016. $12.95 hardcover; also available in paperback.)

100 Top Colleges: How to Choose and Get In, John McClintock, 1979. Summary information about 100 selective colleges is given, along with advice on

admissions. (John Wiley and Sons, New York, New York 10016. $9.95.)

Where to Stay USA, Marjorie Cohen, ed., 1980. A source of practical information covering a great deal more than places for students to spend the night and how to get around the United States inexpensively. Includes advice about getting jobs, using banks, tipping, medical care, and drinking and drug laws. (Simon and Schuster, 1230 Avenue of the Americas, New York, New York 10020. $4.95.)

College directories

Accredited Institutions of Postsecondary Education, American Council on Education, issued annually in September. Lists regionally accredited institutions and the professionally accredited programs they offer. (American Council on Education, 1785 Massachusetts Avenue, N.W., Washington, D.C. 20036. $13.50 per year plus 50 cents handling charges.)

American Junior Colleges, 1982. Comprehensive information on nonprofit, two-year institutions that are regionally accredited or are recognized as candidates for accreditation. (MacMillan Publishing Co., Front and Brown Streets, Riverside, New Jersey 08370. $50.)

American Universities and Colleges, 1982 (Twelfth edition). This directory gives descriptions of four-year colleges and universities accredited by regional accrediting associations, with information about their enrollment, fees, degrees offered, student aid, and admissions requirements for entering freshmen. Aspects of student life and the college community are presented, including social and cultural opportunities, participation in fraternities and sororities, and affiliation with religious organizations. (Obtainable from Walter de Gruyter, 200 Saw Mill River Road, Hawthorne, New York 10532. $103.50.)

Barron's Profiles of American Colleges. Barron's Educational Services, Inc. Vol. I: *Descriptions of the Colleges*, 1982 (Thirteenth edition); Vol. 2: *Index to Major Areas of Study*, 1982 (Thirteenth edition). This familiar reference work is used extensively by counselors and their students. Vol. I includes profiles of accredited four-year colleges. Detailed information about admissions requirements and procedures, costs and financial aid, institutional facilities and programs of study are written in an easy-to-read style. Vol. 2 contains much information in tables and graphs that are especially helpful in locating specific programs of study or characteristics of institutions that students seek. (Barron's Educational Series, Inc., 113 Crossways Park Drive, Woodbury, New York 11797. Vol. I: $9.95 paper; Vol. 2: $11.95 paper.)

Index of Majors, 1983-84 (Sixth edition). College Entrance Examination Board. More than 385 subjects are listed, telling which of more than 2,600 colleges offer majors in each subject area, updated annually. (College Board Publications, Box 886, New York, New York 10101. $10.95 paper.)

Comparative Guide to American Colleges. James Cass and Max Birnbaum, eds., 1981. General information on regionally accredited four-year colleges and universities, including institutional profiles written for parents, students, and their counselors. The new edition includes data supplied by students currently enrolled in various colleges. (Harper & Row, 10 East 53 Street, New York, New York 10022. $11.50 paper.)

Directory of The Cooperative Education Association, 1982. Lists all institutions belonging to this association of colleges and universities; a description is given about the cooperative-education programs they offer, which cover alternating periods of study with periods of work. (Humes and Associates, 221 N. LaSalle Street, Chicago, Illinois 60601. Free.)

Junior College Directory. American Association of Community and Junior Colleges, 1983 (revised edition). General information on two-year colleges.

(American Association of Community and Junior Colleges, One Dupont Circle, N.W., Washington, D.C. 20036. $15 paper.)

The College Handbook, 1983-84 (Twenty-first edition). College Entrance Examination Board. Up-to-date descriptions of more than 3,000 two- and four-year colleges and universities, supplied by the institutions themselves. The typical, detailed description includes information about the college's size, location, calendar, curriculums, admissions and transfer requirements and procedures, student life, expenses, and financial aid, updated annually. (College Board Publications, Box 886, New York, New York 10101. $13.95 paper.)

Transfer Credit Practices of Selected Educational Institutions, 1981. American Association of Collegiate Registrars and Admissions Officers. A directory of higher education institutions in each state and territory and the practices for acceptance of transfer credit by participating institutions in each state. The report is a voluntary exchange of information among member institutions of the Association and is not the report of an accredited agency. (American Association of Collegiate Registrars and Admissions Officers, One Dupont Circle, N.W., Washington, D.C. 20036. Write for price information.)

Directories of institutions outside the United States

Commonwealth Universities Yearbook, 1981 (Fifty-seventh edition), four volumes. The Association of Commonwealth Universities, 36 Gordon Square, London WC 1H OPF, England. Also obtainable from International Publications Service, 114 East 32 Street, New York, New York 10016. $135.)

Directory of Canadian Universities. The handbook of the Association of Universities and Colleges of Canada, 151 Slater Street, Ottawa, Ontario, K1P 5N1, Canada. $11.)

International Handbook of Universities and Other Institutions of Higher Education, 1981 (Eighth edition). The International Association of Universities, 1 rue Miollis, Paris, France (ed.). (Obtainable from Walter de Gruyter, 200 Saw Mill River Road, Hawthorne, New York 10532. $69.50 plus postage.)

Financial aid

ACT Family Financial Statement. The American College Testing Program, issued annually. A form (with explanation) required by colleges and scholarship programs using the ACT system to help estimate the financial need of aid applicants. (Financial Aid Service, ACT Program, P.O. Box 168, Iowa City, Iowa 52243. Free on request.)

Advisory List of National Contests and Activities, National Association of Secondary School Principals, issued annually. Includes scholarship and other college financial aid programs sponsored by noncollege agencies that have been approved as educationally sound for school participation. (National Association of Secondary School Principals, 1904 Association Drive, Reston, Virginia 22091. 75 cents.)

Financial Planning for Study in the United States: A Guide for Students from Other Countries, 1980 (revised edition). College Entrance Examination Board. This booklet has been revised to include up-to-date information about costs of study in the United States, the responsibilities that students from other countries will be expected to assume in order to meet these costs, and what help may be available from various sources. Special sections deal with financial aid available from United States colleges and universities and other organizations, how to apply for financial aid, and the problems of currency restrictions and transfer of funds. (College Board Publications, Box 886, New York, New York 10101. Minimum order 50 copies, 40 cents each.)

Foreign Student's Financial Aid Application and Declaration. College Scholarship Service of the

College Entrance Examination Board (revised annually). Primarily of interest to foreign students in American and other international overseas schools, this four-page folder is designed to assist them in evaluating their ability to contribute to the costs of attending an education institution in the United States, and to assist financial aid administrators in evaluating the need for financial aid. (College Board Publications, Box 886, New York, New York 10101. $25 per 100 copies.)

Meeting College Costs, 1983, College Scholarship Service of the College Entrance Examination Board. An eight-page booklet offering general guidelines and giving specific examples to help students and parents estimate college expenses and compute their expected contributions. It also contains information on various sources of financial aid and how to apply for various grants and loans. (College Board Publications, Box 886, New York, New York 10101. $6 for 50 copies, minimum order.)

National Catalog of Financial Aids for Students Entering College, Oreon Keesler, 1981-82 (Tenth edition). Directory of financial aid programs sponsored by noncollege agencies. (William C. Brown Company, 2460 Kerper Boulevard, Dubuque, Iowa 52001. $19.95.)

National Merit Scholarship Corporation: a nonprofit organization that awards several thousand scholarships a year, including several hundred scholarships specifically for black students through the National Achievement Scholarship Program. (National Merit Scholarship Corporation, One American Plaza, Evanston, Illinois 60201.)

National Scholarship Service and Fund for Negro Students (NSSFNS): a nonprofit organization that assists black students in gaining admission to and financial aid from colleges, and by providing them with supplementary grants. Interested black students should inquire early because NSSFNS counseling services are provided during the eleventh-grade year. (National Scholarship Service and Fund for Negro Students, Suite 611, 1501 Broadway, New York, New York 10036.)

Need a Lift?, 1983 (Thirty-second edition), issued annually. Up-to-date information on many scholarship programs sponsored by noncollege agencies; especially strong coverage of scholarship aid for veterans' and servicemen's children. (The American Legion Education and Scholarship Program, Dept. S, Box 1055, Indianapolis, Indiana 42606, $1.)

U.S. Office of Education. Provides information on Office of Education Programs on financial aid for college students. (Bureau of Student Financial Assistance, Office of Education, U.S. Department of Health, Education, and Welfare, 400 Maryland Avenue, S.W., Room 4682, ROB 3, Washington, D.C. 20202.)

Veterans Administration. This is the best source of information on veterans' educational benefits. (Veterans Administration Regional Office, 941 North Capitol Street, N.E., Washington, D.C. 20421.)

Other sources of information

About the Achievement Tests, 1983-84, College Entrance Examination Board. Provides students with a description of 14 Achievement Tests including sample questions. This publication is sent directly to students with their admission tickets. Free copies are available through College Board Publications, Box 886, New York, New York 10101.)

American College Testing Program. Information on the widely used ACT entrance examination and ACT Financial Aid Services will be sent on request. (American College Testing Program, P.O. Box 168, 2201 North Dodge Street, Iowa City, Iowa 52243.)

Choices and Changes: A Career Book for Men, Joyce Slayton Mitchell, 1982, College Entrance Examination Board. *Choices and Changes* is a companion volume to *I Can Be Anything*. A practical book written to help men of all ages make important career decisions for the 1980s. It supplies complete, up-to-date descriptions of 97 jobs with potential growth in such fields as law, business, the arts,

medicine, government, education, and science. (College Board Publications, Box 886, New York, New York 10101. $9.95.)

Guide to the Foreign Student Information Clearinghouse, 1983, College Entrance Examination Board. The *Guide* describes this computerized service, designed to provide information about institutions to students from overseas who are interested in studying at the college level in the United States. It explains how to fill out the Student Specification Form and how to interpret the resulting Student Report. Also included: general information about study in the United States, test requirements, early planning steps, and where to look for more information, as well as a complete list of Clearinghouse Service Centers, key geographic and climatic information about the United States, a code list for athletic programs and fields of study, and lists the major published directories of colleges in the United States. (College Board Publications, Box 886, New York, New York 10101. Free. Copies may also be obtained from the Fulbright Commission or USIS posts in many countries around the world.)

High School Supervised Independent Study by Correspondence Program. (The University of Nebraska, Division of Continuing Studies, 511 Nebraska Hall, Lincoln, Nebraska 68533. Catalogs free on request.)

I Can Be Anything: A Career Book for Women, Joyce Slayton Mitchell, 1982 (Third edition). College Entrance Examination Board. An up-to-date, detailed job description guide designed for women, which introduces them to a wide range of careers and career opportunities. For each of 97 different careers, Mitchell tells what the work is like, what education and personal skills are needed, how many women are employed in the career and where, starting salaries, and future prospects. (College Board Publications, Box 886, New York, New York 10101. $9.95.)

National University Extension Association. For information on correspondence study, write to: Na-

tional University Extension Association, One Dupont Circle, N.W., Washington, D.C. 20036.)

Occupational Outlook Handbook, 1982-83 (revised edition). U.S. Department of Labor. Information about more than 800 occupations, including the nature of the work, earnings, job prospects through the mid-1980s, and education and training requirements. Additional sources of information are given for many of the occupations, including publications and organizations that supply the names of colleges offering training for the various fields of work. (Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. $13.)

10 SATs (Scholastic Aptitude Tests of the College Board), 1982. College Entrance Examination Board. A compendium of six editions of the SAT administered during the 1981-82 academic year. Each test contains the questions from the two verbal and two mathematical sections that counted toward students' SAT scores. Six practice answer sheets are included, and correct answers and scoring instructions follow each set of test questions. The Test of Standard Written English (TSWE) sections of these tests are not included. (College Board Publications, Box 886, New York, New York 10101. $6 for 1-49 copies; $3 for orders of 50 or more.)

Student Bulletin-WF, Western Foreign edition, 1983. College Entrance Examination Board. The *Student Bulletin* is available in five regional editions. Each edition tells how to register for the SAT and Achievement Tests, how to use related services, and also describes the Student Descriptive Questionnaire and the Student Search Service. Each edition contains a list of test centers in its area, arranged alphabetically by categories of city and state. State and county residence codes are given for the geographic area served by each of the regional editions. (College Board Publications, Box 886, New York, New York 10101. Free.)

Taking the SAT: A Guide to Taking the Scholastic Aptitude Test and the Test of Standard Written English, 1983. College Entrance Examination

Board. A complete guide for students who plan to take the SAT and Test of Standard Written English. The booklet provides some general test-taking advice and descriptions of the types of test questions with explanations for solving them. It features a complete sample test and a scoring key for practice. Copies are sent free of charge to schools for complimentary distribution to students who plan to take the test. Copies for other use (including other school activities) are available at $3 per copy, or $2 per copy for 50 or more. (College Board Publications, Box 886, New York, New York 10101.)

10 SATs (Scholastic Aptitude Tests of the College Board), 1983, College Entrance Examination Board. Ten actual, recently administered SATs as well as the full contents of *Taking the SAT*, the College Board's official advice to students planning to take the test, are contained in this unique book. Also provided are: descriptions of both the Scholastic Aptitude Test and the Test of Standard Written English, information on how the tests are organized, suggestions on preparing for the SAT, a discussion of each type of question in these tests, examples of different ways to arrive at the correct answers, a review of mathematical concepts covered by the test, instructions on how the tests are scored, an explanation of what SAT scores mean, and answer sheets and answer keys. (College Board Publications, Box 886, New York, New York 10101, $8.95.)

The College Board. For information on the Board's tests, programs, and services, including the Scholastic Aptitude Test (SAT), Achievement Tests, and the College Scholarship Service, write: The College Board, 888 Seventh Avenue, New York, New York 10019.)

The College Board Achievement Tests, 14 tests in 13 subjects. This book provides complete, actual Achievement Tests given by the College Board in English Composition, Literature, American History and Social Studies, European History and World Cultures, Mathematics Level I, Mathematics Level II, French, German, Hebrew, Latin, Span-

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ish, Biology, Chemistry, and Physics. Also contained is a description of the general contents of the Achievement Tests, as well as information from the College Board on why the tests are given, when they should be taken, how to prepare for them, and how they are scored. (College Board Publications, Box 886, New York, New York 10101. $9.95.)

The College Cost Book, 1983-84 (Fourth edition), College Scholarship Service, College Entrance Examination Board. A step-by-step guide designed to help students and their families plan for meeting the ever-rising cost of higher education. In easy-to-understand language, it discusses recent changes in federal aid programs and eligibility requirements, shows how to estimate financial need, outlines major aid programs, tells where and how to apply for aid, and reports nationwide trends in rising costs. In addition to practical suggestions on how to cut college costs and live within a reasonable student budget, the *Cost Book* provides sound advice on making the most of the student's own resources. Among its important features, the guide supplies readers with worksheets, a bibliography of aid sources, and a financial aid checklist. An ideal source for high school counselors and financial aid and student admissions officers, the guide also incorporates the College Board's annual report, *Student Expenses at Postsecondary Institutions*, which lists costs for 1983-84 at more than 3,200 two- and four-year public, private, and proprietary institutions. (College Board Publications, Box 886, New York, New York 10101. $9.95.)

The College Student's Handbook, Abraham H. Lass and Eugene S. Wilson, 1970. Advice for students on what college is like and how to do well in college. (David White Co., 14 Vanderventer Avenue, Port Washington, New York 11050. $2.65.)